

AMENDMENTS

Please amend claims 1, 2, 8, 9, 15, 16, 17, 18, 29, 30, 31, and 36 to read as follows:

1. (Twice amended) A method of administering registration of personal information in a data base in a manner tending to assure integrity of the personal information therein, the method comprising:
- obtaining, from each user with respect to whom data is to be placed in the data base, personal information of such user, the content of such personal information initially established by such user in an enrollment phase.
  - also obtaining, from each such user, a first set of physiological identifiers associated with such user, the first set of physiological identifiers initially provided by such user in the enrollment phase;
  - storing, in a digital storage medium, a data set pertinent to such user, the data set including such user's personal information and a representation of the physiological identifiers associated with such user; and
  - permitting a subject to modify a user's personal information in the stored data set pertinent to such user only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as such user.
2. (Twice amended) A method according to claim 1, further comprising obtaining from such user such user's medical information, wherein the data set includes such user's medical information, and permitting a subject to modify a user's medical information in the stored data set pertinent to such user only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match

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between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as such user.

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8. (Twice amended) A method according to claim 1, wherein the first set includes at least one member selected from the group consisting of a fingerprint of such user and the configuration of an iris in an eye of such user and at least one member selected from the group consisting of characteristics of utterances of such user and the appearance of such user's face.

D3

9. (Amended) A method according to any of claims 1 and 2, wherein, pursuant to step (d), the subject is permitted to modify the user's information in the stored data set only if the subject provides the new set of physiological identifiers under a condition permitting verification, independent of the physiological identifiers, that the new set is being provided by the person purporting to provide them.

D4

15. (Twice amended) A method according to claim 1, further comprising: prompting each user, on a periodic basis, to update the user's personal information in the data set pertinent to such user.

16. (Twice amended) A method according to claim 1, further comprising: obtaining a test set of physiological identifiers from a subject purporting to be a specific user; accessing information in the data set pertinent to the specific user; and determining if there is a sufficient match between at least one member in the test set and a corresponding physiological identifier represented in the data set.

17. (Twice amended) A method for authenticating a user transaction, the method comprising:

obtaining a test set of physiological identifiers from a subject purporting to be a specific user;

accessing information in a first data set pertinent to the specific user stored in a registration data base, the data base containing information provided by multiple users in a separate data set for each user, each data set of a specific user including (i) personal information, of the specific user, that has been established by the specific user, and (ii) a representation of a first set of physiological identifiers, associated with the specific user, that has been provided by the specific user, the data base being maintained under conditions wherein modification by a subject of a user's personal information in a stored data set pertinent to the specific user is permitted only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as the specific user; and

determining if there is a sufficient match between at least one member in the test set and a corresponding physiological identifier represented in the data set.

18. (Amended) A method according to claim 17, wherein:

the database is accessible via a server at a first location;

obtaining the test set of physiological identifiers is performed at a second location remote from the first location;

determining if there is a sufficient match includes communicating with the server from the second location over a network.

(Twice amended) A digital storage medium on which has been recorded a multi-user personal information data base, the data base comprising, for each specific user, a data set pertinent to the specific user, the data set including:

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- (a) the specific user's personal information obtained from the specific user;
  - (b) a representation of a first set of physiological identifiers associated with the specific user; and
  - (c) the specific user's emergency information obtained from the specific user;
- the storage medium being maintained under conditions wherein modification by a subject of such personal and emergency information in a stored data set pertinent to the specific user is permitted only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as the specific user.

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30. (Amended) A system for updating a personal information database containing a data set for each one of multiple users, each data set including a user's personal information and a representation of a first set of physiological identifiers associated with the user, the system comprising:
- a. a physiological identifier transducer having an output representing a physiological identifier associated with a subject;
  - b. a user access authorization module, coupled to the physiological identifier transducer and to the database, for determining whether the output of the physiological identifier transducer sufficiently matches the representation of the first set of physiological identifiers, so that the subject is authenticated as the user;
  - c. a user data set access module, coupled to the user access authorization module and to the database, for accessing the user data set, in the event that the user access authorization module has authenticated the subject as the user; and

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d. a user data set update module, coupled to the database, to the user data set access module, and to a user input, permitting the user to update such user's personal information in the corresponding data set in the database in the event that the user data set access module has provided access to the user data set.

31. (Twice amended) A system for authenticating transactions, the system comprising:

a. a multi-user personal information data base, the data base comprising, for each specific user, a data set pertinent to the specific user, the data set including:

(i) personal information, of the specific user, that has been established by the specific user;

(ii) a representation of a first set of physiological identifiers, associated with the specific user, that has been provided by the specific user;

the data base being maintained under conditions wherein modification by a subject of a user's personal information in a stored data set pertinent to the specific user is permitted only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as the specific user;

b. a multiplicity of remotely distributed terminals in communication with the data base, each terminal including a physiological identifier transducer and a communication link with a merchant; and

c. an authenticity checker, which determines whether there is a sufficient match between the output of a physiological identifier transducer attributable to a subject purporting to be a user and a physiological identifier in the first set.

36. (Amended) A method of administering personal information in a data base in a manner tending to assure integrity of data therein, the data base being of a type

wherein a stored data set is established for each user and there has been obtained from each user with respect to such data a first set of physiological identifiers associated with such user and included in the data set, the method comprising:

- a. obtaining from a subject seeking to modify information in the stored data set pertinent to such user a new set of physiological identifiers, and
- b. permitting the subject to modify such user's personal information in the stored data set only if it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as such user.

Please add new claims 41-50 as follows:

41. ✓ (New) A method according to any of claims 1, 17, 36 and 39, further comprising:

retaining a representation of at least one of the new set of physiological identifiers, if there is an insufficient match.

42. (New) A method according to claim 41, further comprising:

providing access to the retained representation of the at least one of the new set of physiological identifiers by a law enforcement official.

43. (New) A method according to any of claims 1 and 36, further comprising:

permitting a third party of a specified kind to view but not modify the user's personal information in the stored data set without requiring such third party to provide a physiological identifier that sufficiently matches a corresponding member of the first set of physiological identifiers stored in the data set.

44. (New) A method according to claim 43, wherein the specified kind is a merchant.

45. (New) A method according to claim 2, further comprising:  
permitting a third party of a specified kind to view but not modify the user's medical information in the stored data set without requiring such third party to provide a physiological identifier that sufficiently matches a corresponding member of the first set of physiological identifiers stored in the data set.

46. (New) A method according to claim 45, wherein the specified kind is a health care provider.

47. (New) A method according to any of claims 1 and 2, further comprising:  
providing, to each user, a token indicating that the user has provided information to the data base.

48. (New) A method according to claim 47, wherein the token comprises a card.

49. (New) A method according to claim 47, wherein the token includes an identifier that, when presented to the data base by a third party, enables such third party to access but not modify the user's information in the data base.

50. (New) A method according to claim 49, wherein the identifier comprises:  
a record number identifying the data set pertinent to such user.

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